

EML NSW in Focus

115 year anniversary edition

Celebrating our history, expertise and commitment to innovation that drives our industry leading performance in the NSW Nominal Insurer Workers Compensation Scheme.

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EML Group in focus



Experience you can trust

We are the workers compensation partner of choice for Australian businesses and government agencies.



Specialist expertise

Our 3,700+ experts across Australia are specialists in personal injury claims management.



Mutuality is at our core

Through the Mutual Benefits Program we've invested \$161M+ since 2012 to help make Australian workplaces safer.



Australian owned

We're proudly 100% Australian owned and managed.

EML NSW 2025 highlights



Expertise you can count on

We are one of the oldest continually operating providers of workers compensation services in NSW and consistently lead the market in terms of performance.



Compassionate care and service excellence

Our 1,500+ dedicated NSW team members handled 2.1M+ customer calls and helped 59,000 people recover at work in 2025.



Local knowledge and national experience

We have six offices located across NSW and a team of 28 Mobile Case Managers across the state, delivering face to face services for employers and injured workers.



Exceptional benefits for NSW employers

We invested \$4.3M+ Mutual Benefits Program funding for NSW initiatives, empowering 40,000+ employers to build and maintain safer workplaces in 2025.



K Giddins
Katie Giddins

General Manager - NI Corporate

M Vickers
Matthew Vickers

General Manager - SME & Specialty

Welcome

This year we are celebrating 115 years of operation - that means a lot to us here at EML.

It means we are continuing a legacy that began in NSW in 1910, when the Great Southern Bakeries and the Master Bakers Association pioneered workers compensation in Australia – providing care for injured industrial workers when no one else did. More than a century later would the members of the Master Bakers’ Mutual Indemnity Association Ltd recognise us? The short answer is **yes**.

We may have grown from a team of five to one of Australia’s largest personal injury claims management providers with over 3,700 people, but our core values and purpose remain the same: **we help people get their lives back.**

We’re here to help

Thank you to the over 40,000 NSW employers who entrusted their business and their people to our care in 2025.

We hope you enjoy our anniversary edition of EML NSW in Focus and look forward to partnering with you in 2026.

If you haven’t joined us yet, please reach out to us on 133 365 or email nicustomerrelationsteam@eml.com.au to find out how we can deliver best in class services to you on **day one**.

What it means to be supported by EML in NSW

We’re not learning, we’re well-versed in this space. Our long history in NSW means we have the most experience with icare’s claims management system and understand the nuances of the NSW Workers Compensation Scheme (Scheme).

We manage more claims than any other Claims Service Provider (CSP) and yet we are consistently one of the few CSPs that meet or exceed icare’s critical return to work targets.

We invest heavily in our people, technology and services to ensure our customers receive an outstanding claims management experience - our service is proactive, collaborative and efficient, tailored to the needs of our clients, so that we can best support their injured workers to return to work quickly and durably.

Having the freedom to invest millions of dollars each year into best practice initiatives (such as Mobile Case Managers, Recovery Pathways and our in-house Treatment Team), is one of the benefits of being part of a mutual (Employers Mutual Limited) and allows us to support our customers in a way no other CSP in NSW can do.

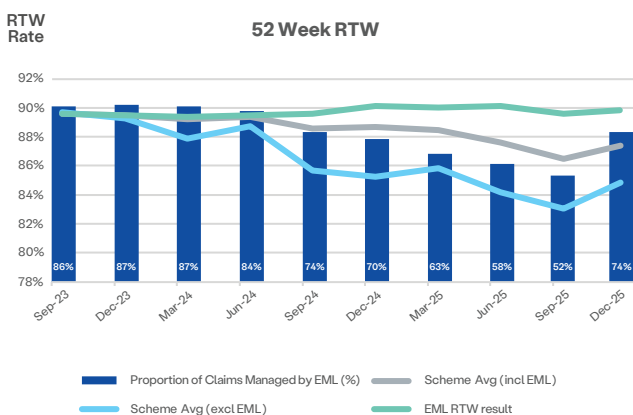
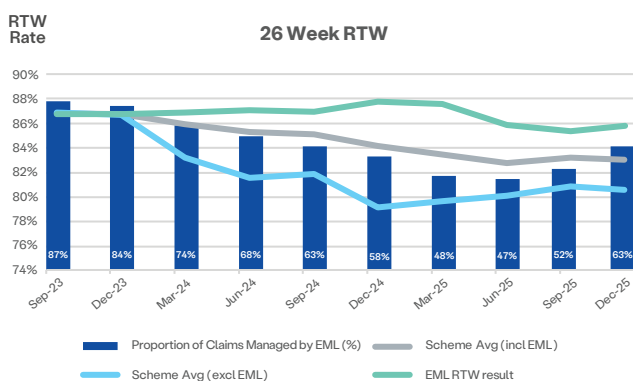
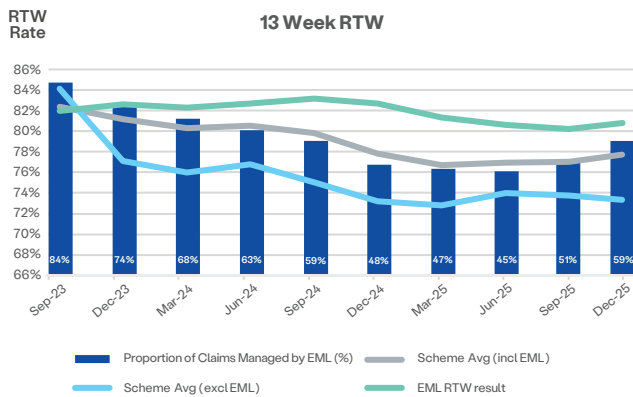
With significant legislative reform on the horizon and employers increasingly carrying the responsibility to identify, respond to, and resolve workplace issues (without the support historically received from the Scheme), access to these services and our expertise will prove to be invaluable for employers in NSW.

Safer workplaces and sustainable return to work benefits both workers and employers. Minimising the risk of workplace injuries and ensuring strong return to work performance (and thereby reducing claims costs) is also the only way to effectively reduce premiums and ensure the Scheme remains sustainable. It’s a win for everyone. The good news is, it’s what we do best.

Our performance

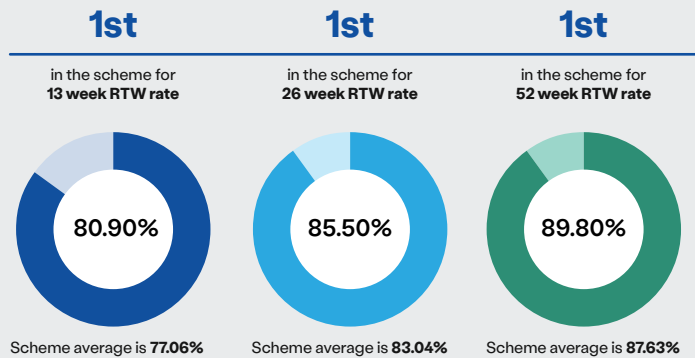
Helping people get back to work safely is better for workers, their employers and the Scheme. How did we measure up in 2025?

- We continued to lead the Scheme in the achievement of return-to-work (RTW) outcomes within the NSW Nominal Insurer, as published by icare.
- Our people have the lowest caseloads in the Scheme; giving them more capacity to deliver high quality strategic case management and delivering better outcomes for the employers and workers we support.
- Ensuring liability decisions and payments are made on time is the foundation of quality case management and we consistently exceeded compliance targets across these metrics.



Why our performance matters

For NSW employers, the most effective way to reduce premiums (beyond injury prevention) is working with a high-performing CSP to minimise claim time and cost through sustainable return to work.



Since the reintroduction of competition in 2023, we have continuously led the Scheme in the achievement of RTW outcomes.

How is performance measured

The results on this page are sourced from icare's December 2025 CSP quarterly performance results.

These metrics are published by icare to help NSW employers choose the provider that best serves the needs of their business and importantly, their workers.

The graphics represent absolute performance. Given we have the majority of claims in NSW, we have a diverse portfolio of employers both large and small. RTW rates are generally better with larger employers but the performance is not adjusted for portfolio business mix.

Since November 2023 (when icare began publishing these results), EML has led the Scheme in terms of RTW outcomes as published by icare – helping people get their lives back and positively contributing to the sustainability of the Scheme.



The latest icare quarterly CSP performance results can be found here.



Our people are the experts you can trust



Being an EML customer means being supported by one of the largest and most experienced personal injury claims management teams in Australia.

Our people are the heart of our business. Our outstanding NSW team managed a staggering 2.1M phone calls last year - delivering both compassionate care and expert guidance to workers and employers alike.

Delivering best in class care our customers value

Lower caseloads means our Case Managers can deliver proactive and strategic case management – so keeping our caseloads consistently the lowest in the NSW Scheme, remained a top priority in 2025.

We're looking to the future and have invested in partnerships, new technologies and AI specific task management services to achieve our goal of administration free case management - giving our front line teams a better work experience and giving employers (and their people) a better service experience.

Creating a workplace that nurtures talent

We have an incredibly stable service team for good reason. We invest in our people, work hard to create a genuinely great place to work and take great pride in supporting each member of #TeamEML to thrive - both personally and professionally. Over 74% of our people have been with us for two years and our Case Managers have an average tenure of over three years.

We know from experience that the length of tenure and depth of experience of our front-line teams makes a huge difference to achieving positive return-to-work outcomes for injured workers.

To enable our people to build their careers with us, we provide mentoring, coaching and development opportunities. Our EML Grow program enables our Case Managers to progress through four levels of competency - developing their skills and providing a clear career development pathway at EML. In 2025 we extended the program to our specialists and leaders.

“ The staff member managing my case was exceptionally knowledgeable, helpful, and professional throughout the entire process. They took the time to clearly explain each step, answered all my questions, and made sure I felt supported and informed.

Supported worker 2025

“ Always very happy with my service received from EML. I have a great relationship with my Case Manager therefore it makes the process a lot easier when we get how each other works - we are able get the initial details completed within a timely manner.

Supported worker 2025



Did you know women make up 74% of our NI NSW team?

We are proud to be named a Best Workplace for Women by Great Place To Work® Australia and we're in the top 15% of Australian employers (for gender pay gap and women representation in leadership) according to the Workplace Gender Equality Agency's 2023-2024 Gender Pay Gap results.

Industry recognition in 2025

Delivering award winning leadership, innovation and case management since 1910.

Recognised in May's icare NSW Case Management Awards:

- **Dakota S, Technical Specialist:**
Excellence in Specialist Case Management Award
- **Ali V, Case Manager:**
Excellence in Injury Management (Physical Injury) Award
- **Catherine J, Pathways Specialist:**
Excellence in Injury Management (Mental Health Injury) Award.



Dakota S, Ali V and Catherine J



Mark Coyne, Executive Director, Don Ferguson, CEO EML Management and Matthew Vickers, General Manager SME & Specialty

Awarded at the PIEF Excellence in Personal Injury & Disability Management Awards:

- **Mark Coyne, Executive Director:**
John Walsh Memorial Award for Outstanding Contribution by an Individual
- **Mental Health White Paper Project Team:**
Excellence in Mental Health & Psychological Wellbeing
- **Matthew Vickers, GM SME & Specialty:**
Outstanding Leadership
- **Pathways Team:**
Judge's Commendation, Innovation in Injury and Disability Management.

EML recognised nationally:

- **Best Service Provider of the Year – Claims, Insurance Business Australia Awards**
- **Best Service Provider to the Insurance Industry, 21st Australian Insurance Industry Awards, hosted by ANZIIIF.**

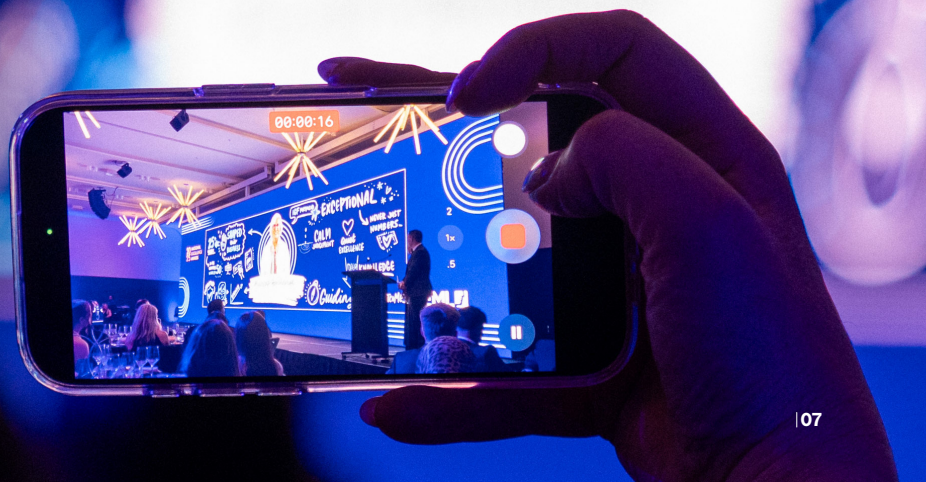


Cameron McCullagh, Executive Chairman

The EML Group National Excellence Awards are dedicated to recognising the people who make EML extraordinary.

In November, NI NSW took home three incredible wins across eight categories:

- **Alisha H:** Case Manager of the Year
- **Jacqueline B:** Excellence in Internal Customer Service
- **Genevieve F:** Innovation.





Safety first. Recovery always.

Industry leading initiatives

- **Award winning research:** Mental Health White Paper – *Inside the minds of Australia's Workplaces* provides key insights and resources to help employers develop workplace mental health strategies.
- **Pathways:** unique to NSW, our team of mediators support the timely resolution of interpersonal conflict that might otherwise delay recovery.
- **Strong provider and industry partnerships:** ensures injured workers receive timely access to treatment and that employers have access to services to enable their injury prevention goals.
- **Extensive facilitated training events:** free access for employers to 80 sessions run by industry experts regarding psychosocial risk management and topical workplace related issues.
- **EMlearning:** free access to 45 online courses for employers to use in their workplaces, covering bullying and harassment, managing psychosocial hazards and preparing for and managing violent incidents.
- **EML Offers:** exceptional customer discounts on leading mental health services, including access to Flourish DX, HSE Global, Pro-Com Consulting, and Kineo for technology, consulting and training.
- **In-person support:** our team of 28 Mobile Case Managers operate across NSW.

When it comes to recovery, face to face support makes all the difference

Our Mobile Case Managers work directly with injured workers, employers and treating doctors to speed up recovery, reduce stress and improve return to work outcomes.

They successfully fast-track treatment with their ability to provide immediate approvals and reducing barriers to recovery and return to work by improving communication between all parties involved in a claim.

3,300+

workers assisted

7,400+

in person visits

1,000+

teleconferences

5,000+

capacity upgrades

7,100+

value added services

5 years

of operation in NSW



Read Mobile Case Manager Nat K's best practice strategies for controlling risks to prevent reinjury of workers returning to a workplace.



“

I think Pathways really shows that EML continue to be leaders in the workers compensation space.

Nikola Pilawa
RTW Business Partner, Newcastle Anglican

Managing psychological injury claims by prioritising the resolution of interpersonal conflict

Trained in mediation and conflict resolution, our Pathways Specialists work alongside our Case Managers, workers, employers, and treatment providers to support faster recovery and sustainable return to work outcomes on primary psychological claims that involve interpersonal conflict.

“

Our specialists ask stakeholders to walk into a room and sit across from the person with whom there is significant tension and address their issues directly. It is a credit to their ability that at least 600 people have opted to do that over 300 Facilitated Workplace Discussions. Almost 90% of these conversations have resulted in either a partial or full resolution.

Kylie Ardill
Manager Pathways

960+

workers assisted

300+

Facilitated Workplace Discussions

495

initial capacity upgrades

Since the pilot began in July 2024, Pathways has made a positive impact on nearly 1,000 claims - delivering better outcomes for workers and by improving return to work rates also helping to reduce premiums paid by employers.

By focusing on conflict resolution as part of our early intervention strategy, the Pathways team is successfully supporting workers to return to the workplace safely and quickly - and the positive result is sustained with more than 89% of those workers at work more than three months post intervention.

The result is outstanding when considering the challenging nature of psychological injury claims caused by interpersonal conflict.

*Data provided in relation to Pathways program from July 2024 to December 2025



Watch our Pathways video series here.

Partnerships that make a difference

Delivering practical knowledge where all good podcasts are found:

- **Hosts Kate Connors and Greg Smith returned for season two of the Judgemental podcast:** delving into the insights of the EML's Mental Health White Paper with EML's Workplace Safety and Risk Principal, Keith Govias, and unpacking the recent Scheme reforms with Gillian Lawrence, Legal Manager for EML NSW.
- **It Pays to Care podcast** delivered insightful information regarding psychological injuries in the workplace and featured our NSW Mental Health Specialist, Avril M.

Mental health events that matter:

- We supported regional communities through events, such as **Business Hunter's** Supporting Men's Mental Health and Business in Focus: Mental Health, Safety and Performance in the Workplace.
- **RU OK? Day special event:** Behind the claims: the humans that we don't see, treated 800 participants to an entertaining, respectful and ultimately practical guide to safeguarding mental health delivered by Husna Pasha from the Happychondriac Society.

Assisting industries at risk:

- **Steering Healthy Minds** supported 390 people through training events designed to better support mental health and reduce suicide rates in the transport industry.
- **MATES in Construction** conducted over 250 training sessions equipping over 5,700 workers with the knowledge and skills to identify mental health challenges and offer vital support, creating safer workplaces.
- A range of recovery after trauma guides developed with **Phoenix Australia** (the Australian National Centre of Excellence in Posttraumatic Mental Health) were released.
- **Business NSW** resources designed to assist small and medium employers in NSW effectively manage mental health in their workplaces.

“

*Never give up.
Anyone out there.
Never give up.
There is a life out
there if you want it*

Robert 'Bob' Konrad

Bob's 15-year journey from injury to independence

In 2010, Robert 'Bob' Konrad's life changed forever when his arm was caught in a five-tier compost emptying winch. Through his courage, determination and expert support, Bob worked through the many challenges he faced to regain his independence and get his life back.

As his dedicated Case Manager, Kelly (from our Workers with Highest Needs team), worked closely with Bob's multidisciplinary treatment team (particularly Louise Koelmeyer PhD, BAppSc (OT) Occupational Therapist & Lymphoedema Therapist) and the Medically Complex team at icare NSW to ensure that Bob received the assistance he needed throughout his recovery.

Thank you Bob for sharing your journey and your powerful message: *never give up*.



Watch Bob's story on
eml.com.au



Emily Nankervis, Team Leader, Bob Konrad and Laura Hennessy, Manager

“

Nobody goes to work wanting or expecting that they're going to have an injury, but if it does occur, workers compensation is there to ensure that they get the medical support they need when they need it.

Laura Hennessy
Manager EML Group

Preventing and managing physical injuries

Whether it's a new injury or complex claim, we understand that behind every claim is a person, a community and an employer.

We see firsthand the devastating toll physical injuries can take, and we are committed to investing in initiatives that re-define best practice case management and injury prevention.

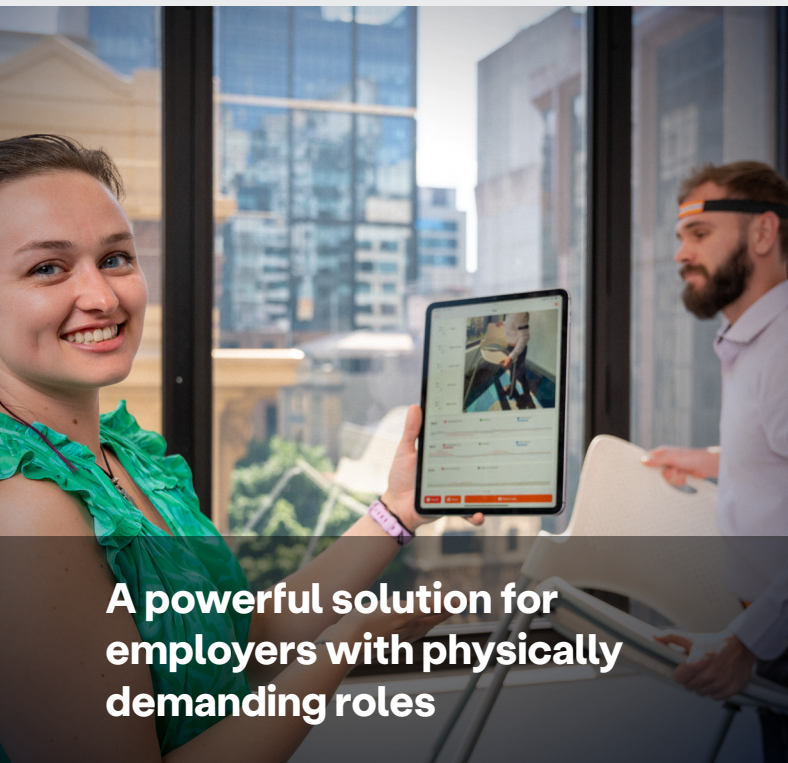
We understand the needs of workers change over time and each claimant's journey is unique. Our claims teams are experts in managing all claims, from a new claim to more specialised complex claims, to ensure that injured workers receive the support they need, when they need it most.

We have dedicated teams for particularly complex injuries, filled with Case Managers who specialise in supporting those workers. These highly passionate and dedicated people help workers, and their families, through the many complex challenges that arise from traumatic workplace injuries.

“

Our model is designed with early intervention in mind, to maximise the opportunity to negotiate and influence treatment effectiveness, duration and ultimately worker's recovery.

Nicole Tripolone
Manager - Claims Treatment



A powerful solution for employers with physically demanding roles

Musculoskeletal disorders remain a leading cause of workplace injuries in NSW so, to help prevent these types of injuries, we offer free Wearable Technology Workplace Risk Assessments to enable employers to obtain objective data on the risk associated with manual handling tasks.

Bluetooth sensors are fitted to a worker while they're performing manual handling tasks during the assessment conducted by our WHS Consultant. The consultant will then review the data, analyse the findings and provide the employer with a comprehensive report with recommendations to address the manual handling risks identified in their workplace.

By tracking job tasks in real time through Bluetooth sensors, our consultant can analyse movement patterns, highlight high-risk activities, and provide data-driven strategies to prevent injuries and support faster recovery.

Receiving the right treatment at the right time makes all the difference to successful recovery from a workplace accident or injury.

Two of the most common treatments workers receive are physiotherapy and prescription pain medication. Our teams of in-house registered physiotherapists and pharmacists work alongside our Case Managers. They also work directly with treatment providers to ensure injured workers receive appropriate treatment in line with SIRA's Clinical Framework and that clear agreed treatment management plans are in place and monitored.

The team has been hard at work, reviewing over 1,200 claims since May 2025, ensuring that high risk medication prescriptions and physiotherapy treatments are appropriate and their effectiveness is optimised.

The cost of a file review conducted by an external therapist is in the vicinity of \$400 dollars and the cost of external pharmacy reviews can be in the thousands (and are protracted in terms of time delays), so each review we do in house saves money, time and improves outcomes for workers. We will be continuing to pursue better outcomes for workers through this program in 2026.



We've helped
59,000 people
recover at work in 2025



Visit eml.com.au to find out more about these services.

NSW NI Employer Insights

Your gateway to information you need, when you need it the most.

The best way for employers to reduce premiums and the very real human cost of workplace injuries, is by reducing risks and minimising claim duration and cost.

That's why it's so important to have clear insights into injury types, costs and trends to make informed decisions regarding workplace risk mitigation and return to work strategies.

In response to feedback we received from our customers, in 2025 we designed and built a new platform to enable employers and their broker partners to access the latest claims data through a secure self-service platform.

This new service delivers:



Comprehensive data, offering customers an easily accessible view of their claims portfolio, including injury types, costs and safety trends.



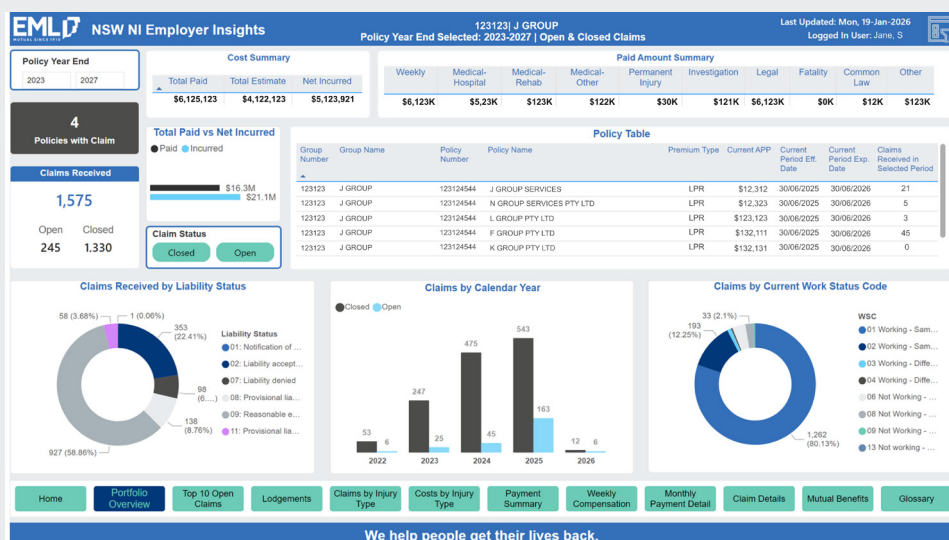
Actionable insights to assist employers to identify patterns, high-risk areas, and cost drivers to reduce claims and improve safety.



A clear way of improving return to work results by helping employers to target high-cost claims, reduce claim durations, and implement safety measures.



Improved access to WHS tools available through our Mutual Benefits Program to help simplify compliance obligations and support workplace goals.



Harnessing technology

We are looking to the future and have invested in developing our own in-house technology, recruiting an extensive team of AI experts to achieve our goal of **100% administration free case management** - giving every worker and employer we support a better service experience.

Operational excellence – supporting employers and scheme sustainability

During 2025 we continued to uplift our systems and processes to better serve our customers and reduce unnecessary costs to claims. Highlights include:



Our **SurgeryCore** tool has helped our people review over 118,500 surgery requests and invoices. Our Medical Coding Specialist team (established in February 2022) has successfully reviewed over 19,000 complex surgery related billing requests and invoices. Combined, these initiatives have saved the Scheme over \$10M.



Our proprietary call transcript and summary application, **VoiceCore**, has successfully been embedded across our NI operations. This application runs automatically in the background during phone calls and generates editable summaries which have streamlined and improved file notes - enabling our people to better focus on customer conversations.

“

Knowing the conversation is being captured without needing to take notes, helps me stay fully present and focused during conversations with workers and stakeholders.

It also makes it easy to go back and review what was discussed, which is super helpful for follow-ups and managing my claims.

Samantha J,
Case Manager

“

We are relentless in pursuing efficiencies in our operations so our Case Managers can focus on the things that matter, providing expert and timely help to injured workers and employers.

Don Ferguson
CEO EML Management

Improving return to work outcomes – supporting workers to recover and get their lives back

Supporting a sustainable recovery and return to work is our purpose here at EML, so we have a pipeline of innovative and engaging solutions to help people get their lives back after injury. Early 2026 projects include:



ProviderCore: EML's new booking system that makes it easier for Case Managers and providers to manage medico-legal appointments. It allows real-time bookings, sends automatic updates, and provides clear, searchable views of all appointments.



Empowering workers to take control of their claim journey through RecoveryMate, an easy-to-use mobile app they can use to access important information regarding their claim (such as payments and approvals), communicate with their Case Manager, download forms and submit documents.

Beyond supporting workers, the mobile app also reduces administrative tasks for our frontline teams, allowing them to focus on supporting workers to recover and get back to work safely.

Mutual Benefits Program

Award winning training at your fingertips



Through our Mutual Benefits Program, we have invested \$4.3M in 2025 into NSW initiatives designed to prevent injuries and improve claim outcomes for employers and their people.

Being part-owned by a mutual makes us unique in the NSW market. It means we have access to funding to effect positive change in Australian workplaces - from industry-leading mental health research to practical claims management pilots and community programs.

With significant legislative reform on the horizon, we will be supporting NSW employers with comprehensive tools, resources and training to help businesses prepare and adapt to the changes.



Find out more through the Mutual Benefits Annual Report FY25.

EMlearning – Education and Training Program Design of the Year Award finalist 2024

The Excellence in Personal Injury and Disability Management Awards 2024



Supporting NSW employers and their people

Employers in NSW directly benefit from access to our extensive program of training, tools, resources, research, pilots and offers – even if they never make a claim.

“

No fees. Just high-quality training to support our customers to meet their workplace health and safety goals and compliance obligations.

Simone Witschge
General Manager, Mutual Benefits

In 2025, our NSW customers completed over 5,000 e-learning modules through our easy to access EMlearning platform.

Considering the costs of similar online learning offers, we've not only helped employers to provide industry leading training for their employees but saved them about \$198,000 in training fees last year.

We offer 45 e-learning courses directly through EMlearning and they can also be integrated into learning management systems inside our employer businesses. The two most popular courses last year (both with over 600 completions) were Bullying & Harassment and Managing Manual Tasks.

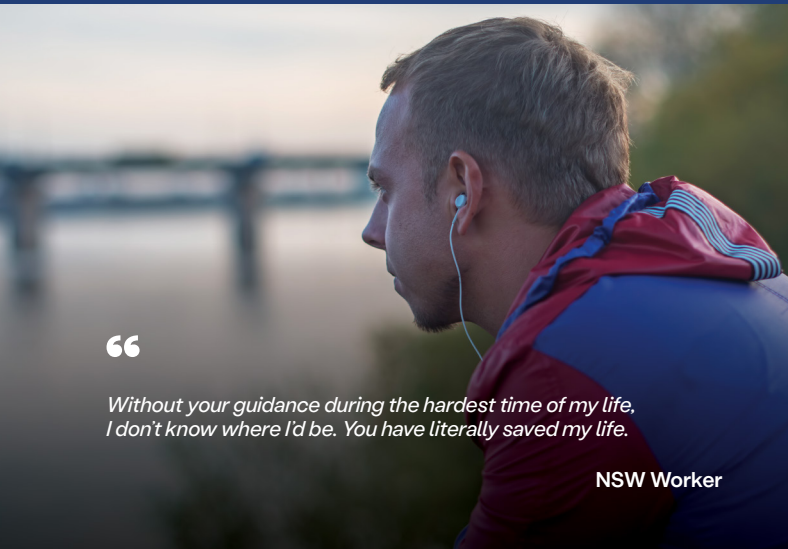
Our customers also enjoy free access to 80 facilitated training events. These sessions are delivered by around 38 industry specialists and given similar events, we're saving employers over \$327,000 each year.

These dynamic training opportunities covered a variety of workers compensation, health, safety, leadership and wellbeing topics designed to help employers to meet their obligations and effectively respond to today's workplace challenges and emerging risks.

Total employer online training savings \$198,390.50 (with an average cost of \$38.50 RRP per session) and facilitated training savings of \$327,554 (with an average cost of \$398 RRP per session).

Savings figures are indicative only and calculated using average market recommended retail pricing (RRP) for comparable external training. Actual costs may vary by provider, delivery format, location, and commercial arrangements. Figures are provided for benchmarking purposes and do not represent guaranteed or realised savings.

Delivering above and beyond in 2025



“

Without your guidance during the hardest time of my life, I don't know where I'd be. You have literally saved my life.

NSW Worker

“

I would, hand on heart, recommend the Pathways Program to other employers based on the wonderful experience that we've had and the positive outcomes we've seen for our employees.

Michaela Ivers

Senior RTW Business Partner, Newcastle Anglican



“

We have had very good case workers from day dot with this claim and they have all communicated well with us and rehab.

NSW Employer



“

Winning this award is only possible because of the exceptional people we have at EML.

Cameron McCullagh

Executive Chairman on accepting the 2025 ANZIIF Best Service Provider to the Insurance Industry award



“

Reliability and efficiency are the driving force in successfully managing the team, return to work stats / claims, and allowing both EML and Manildra to excel.

Melissa Grgat

Occupational Therapist, Manildra Group

Pictured: Daniela L, Key Account Manager NSW

“

Our EML team work closely with us to ensure claims are managed efficiently and closed out in a timely manner.

Fiona McGivern

NSW Injury Management Lead, St Vincent's Health Australia

We're here to help you and your people succeed.



As an EML customer, you gain access to free training, workplace safety resources, and expert support to protect your people and your business.

Visit us at eml.com.au/emldifference for news, interviews, flyers and information on how to take advantage of our customer benefits.



The claims service provider you can trust.

With one of Australia’s largest and most experienced teams of personal injury professionals, EML offers unmatched expertise in the workers compensation industry.

We’re here to help businesses navigate the complexities of:



workers compensation claims management



workplace safety and injury prevention tools and resources



policy and premium support



positive return to work outcomes for injured workers.

Learn more about our legacy of helping employers and injured workers at eml.com.au

EML Group

This material is prepared by EML NSW Limited ABN 52 003 201885, (part of the EML Group) and presented to you, as the official scheme agent appointed by the Insurance and Care NSW and the Workers Compensation Nominal Insurer (icare) to manage your workers’ compensation policy.

The EML Group is made up of a group of companies owned and operated by a partnership between Employers Mutual Limited ABN 67 000 006 486 and ASWIG Management Pty Limited ABN 52 002 617 012, providing personal injury claims management and administrative services to government and non-government entities across the workers compensation, life insurance and accident industries.

This publication presents a historical data snapshot subject to change from various sources, and while the EML Group has exercised due diligence in compiling and presenting this information to you, we do not warrant its absolute accuracy, completeness, and timeliness. All metrics included in this document pertain to January to December 2025 unless otherwise stated.



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